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Attorney For Ford Motor Credit Company LLC

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS (FT. WORTH)**

IN RE:

SiO2 Fabricating, LLC

Debtor(s)

Case No. 24-40215-ELM7

Ford Motor Credit Company LLC

Movant

Chapter 7

v.

SiO2 Fabricating, LLC

Debtor(s)

Shawn K. Brown

Chapter 7 Trustee

Respondent(s)

AFFIDAVIT IN SUPPORT OF MOTION FOR RELIEF FROM STAY

STATE OF Colorado

§

§

COUNTY OF El Paso

§

The undersigned being duly sworn, deposes and says:

1. I am employed as a Account Services Representative by Ford Motor Credit Company LLC ("Movant") and declare under penalty of perjury, that the foregoing is true and correct to the best of my knowledge, information, and belief.

2. I am over the age of eighteen (18) years and am fully competent to testify to the matters hereafter stated from my own personal knowledge.

3. I have authority to make this affidavit. Further, I have reviewed the records of Movant, and make statements herein based upon personal knowledge obtained therein.

4. The information hereinafter given is contained in the original books and records maintained in the office of Movant.

5. The amount of the indebtedness and the nature and extent of default set forth in the Motion for Relief from the Automatic Stay (the "Motion") is information derived from records that were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters. The records were kept in the course of the regularly conducted activity and were made by the regularly conducted activity as a regular practice.

6. I certify that the documents attached to the Motion as exhibits are true and accurate copies of the original documents.

7. On May 24, 2019, Debtor SiO2 Fabricating, LLC executed and delivered a Retail Installment Sales Contract ("Contract") to Movant. *See Exhibit A.*

8. The Contract was entered into for the purchase of personal property described as follows: 2019 Ford F-250 Super Duty Regular Cab XL 6.2L V8, VIN# 1FTBF2A60KED92666 ("Collateral"). The transaction occurred and title passed accordingly. *See Exhibit B.*

9. As of July 09, 2024, the total amount due under the Contract is \$3,942.22.

10. A vehicle such as the Collateral involved herein has an estimated retail value of \$25,975.00 according to the industry standard report for a vehicle of a similar age and mileage. *See Exhibit C.* Additionally, the Collateral is depreciating in value, and the Contract payment schedule takes such depreciation into account.

11. As of July 09, 2024, the Debtor has failed to make payments required by the Contract and is in default as follows:

- | | | |
|----|--|-------------------|
| a. | Pre-petition arrears (<u>0.089</u> monthly): | <u>\$69.67</u> |
| b. | Post-petition arrears (<u>5.000</u> monthly): | <u>\$3,872.55</u> |

¹ *See Exhibit D.*

\$3,942.22 TOTAL ARREARAGE¹

Summary of Missed Payments:

Month of Missed Payment	Amount of Missed Payment	Partial or Full Payment Missed
January 08, 2024	\$69.67	Partial
February 08, 2024	\$774.51	Full
March 08, 2024	\$774.51	Full
April 08, 2024	\$774.51	Full
May 08, 2024	\$774.51	Full
June 08, 2024	\$774.51	Full
Total Amount of Arrearage	\$3942.22	

FURTHER, THE AFFIANT SAYETH NAUGHT.

Ford Motor Credit Company LLC

Pamela Rucker

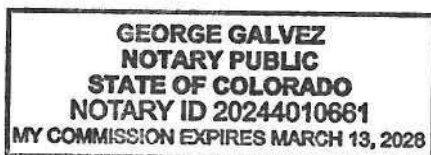
Printed Name: Pamela Rucker

Job Title: Account Services Representative

SUBSCRIBED AND SWORN TO BEFORE ME by Pamela Rucker on this
16 day of July, 2024.

My commission expires: _____

[Signature]
Notary Public



TEXAS MOTOR VEHICLE RETAIL INSTALLMENT SALES CONTRACT

Date 05/24/2019

BUYER	SIO2 FABRICATING
ADDRESS	2926 SKYWAY CIRCLE S
CITY	Irving
STATE	TX
ZIP	75038-4203
PHONE	
CO-BUYER	N/A
ADDRESS	N/A
CITY	N/A
STATE	N/A
ZIP	N/A
PHONE	N/A

SELLER/CREDITOR	ENNIS FORD INC
ADDRESS	900 NORTH INTERSTATE 45
CITY	ENNIS
STATE	TX
ZIP	75119
PHONE	

The Buyer is referred to as "you" or "your". The Seller/Creditor is referred to as "we", "us" or "Creditor". This contract may be transferred by the Seller.

PROMISE TO PAY

The credit price is shown below as the "Total Sale Price". The "Cash Price" is also shown below. By signing this contract, you choose to purchase the motor vehicle on credit according to the terms of this contract. You agree to pay us the Amount Financed, Finance Charge and any other charges in this contract. You agree to make payments according to the Payment Schedule in this contract. If more than one person signs as a buyer, you agree to keep all of the promises in this agreement even if the others do not. You have thoroughly inspected, accepted and approved the motor vehicle in all respects.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The dollar amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all scheduled payments.	The total cost of your purchase on credit, including your downpayment
4.90 %	\$ 5,411.44	\$ 41,059.16	\$ 46,470.60	of \$ 1,000.00
				\$ 47,470.60

1-800-727-7000



Ford Motor Credit Company LLC

Your Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
		Monthly unless otherwise checked
		<input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually
60	\$ 774.51	Starting: 07/08/2019

Prepayment: If you pay off your debt early, you will not have to pay a penalty.

Late Payment: You must pay a late charge on the portion of each payment received more than fifteen days late. The charge is 5% of the late amount.

Security Interest: You are giving a security interest in the motor vehicle being purchased.

Contract: Please see this contract for additional information on security interest, nonpayment, default, the right to require repayment of your debt in full before the scheduled date, and prepayment penalty.

BALLOON CONTRACT PROVISIONS

☐ Your last scheduled payment under this contract is a balloon payment.

EXCESS WEAR, USE AND MILEAGE CHARGES

If the box directly above is checked, this section, Paragraph B, and Paragraph C of this contract apply. You may be charged for excessive wear based upon our standards for normal use. If you exercise the option to transfer ownership of the vehicle to Creditor under Paragraph B, you must pay the Creditor \$0. N/A per mile for each mile in excess of N/A miles shown on the odometer.

EXTRA MILEAGE OPTION CREDIT

If this contract contains a balloon payment (as indicated above), and you have exercised your option to transfer ownership of the vehicle to the Creditor under Paragraph B, this paragraph applies to your contract. At the scheduled end of this contract, You will receive a credit of \$0. N/A per unused mile for the number of unused miles between N/A and N/A miles, less any amounts You owe under this contract. You will not receive any credit if the vehicle is destroyed, this contract ends early, or you are in default. You will not receive any credit if the credit is less than \$1.00.

The Annual Percentage Rate may be negotiated with the Seller. The Seller may assign this contract and may retain its right to receive a portion of the Finance Charge.

PROPERTY INSURANCE: You must keep the collateral insured against damage or loss in the amount you owe. You must keep this insurance until you have paid all that you owe under this contract. You may obtain property insurance from anyone you want or provide proof of insurance you already have. The insurer must be authorized to do business in Texas.

You agree to give us proof of property insurance. You must name us as the person to be paid under the policy in the event of damage of loss.

If any insurance is included below, policies or certificates from the insurance company will describe the terms, conditions and deductibles.

Optional credit life and credit disability insurance.

Credit life insurance and credit disability insurance are not required to obtain credit. They will not be provided unless you sign and agree to pay the extra cost. Your decision to buy or not buy these insurance coverages will not be a factor in the credit approval process.

<input type="checkbox"/> Credit Life, one buyer	\$	N/A	Term	N/A
<input type="checkbox"/> Credit Life, both buyers	\$	N/A	Term	N/A
<input type="checkbox"/> Credit Disability, one buyer	\$	N/A	Term	N/A
<input type="checkbox"/> Credit Disability, both buyers	\$	N/A	Term	N/A

N/A

(Insurance Company)

Credit life insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance does not cover any increase in your payment or in the number of payments.

If the term of the insurance is 121 months or longer, the premium is not fixed or approved by the Texas Insurance Commissioner.

Balloon payment contracts: Credit Life Insurance is for the scheduled term of this contract. Credit Disability Insurance covers the first N/A payments and does not cover the last scheduled payment.

You want the insurance indicated above.

Buyer's Signature: A N/A

Co-Buyer's Signature: A N/A

Optional debt cancellation agreement. The granting of credit will not be dependent on the purchase of the debt cancellation agreement described below. It will not be provided unless you sign and agree to pay the extra cost. The credit approval process will not be affected by whether or not you buy the debt cancellation agreement.

Debt Cancellation Agreement*		\$	N/A
	Term in Months		Premium or Fee

N/A

(Company)

***WE WILL CANCEL CERTAIN AMOUNTS YOU OWE UNDER THIS CONTRACT IN THE CASE OF A TOTAL LOSS OR THEFT OF THE VEHICLE AS STATED IN THE DEBT CANCELLATION AGREEMENT.**

You can cancel the debt cancellation agreement without charge for a period of 30 days from the date of this contract, or for the period stated in the debt cancellation agreement, whichever period ends later.

A debt cancellation agreement is not insurance and is regulated by the Office of Consumer Credit Commissioner.

You want the optional debt cancellation agreement for which the fee is included above.

Buyer's Signature: B N/A

Co-Buyer's Signature: B N/A

Anti-Theft Product (Optional)

The purchase of anti-theft product(s) is optional and not required to obtain credit, even if the product(s) is already installed on the vehicle you selected. You may purchase anti-theft product(s) from the person of your choice. By signing below, you agree to purchase the anti-theft product(s) at the price disclosed.

N/A	\$	N/A	Term	N/A
N/A	\$	N/A	Term	N/A
N/A	\$	N/A	Term	N/A

C N/A

Buyer Signs

ADDITIONAL AGREEMENTS

A. Payments: You must make all payments in U.S. funds when they are due. If you pay off your contract early, you will not have to pay a penalty. This is a simple finance charge contract.

1. How Finance Charge is Calculated: Creditor figures the Finance Charge using the true daily earnings method as designed by the Texas Finance Code. Under the true daily earnings method, the Finance Charge will be figured by applying the daily rate to the unpaid portion of the Amount Financed for the number of days the unpaid portion of the Amount Financed is outstanding. The daily rate is 1/365th of the Annual Percentage Rate. The unpaid portion of the Amount Financed does not include late charges or return check charges.

2. How Your Payments will be Applied: Creditor will apply your payments in the following order:

1. earned but unpaid finance charge; and
2. to anything else you owe under this contract.

3. How Late or Early Payments Change What You Must Pay: The Finance Charge, Total of Payments, and Total Sale Price are based on the assumption that you will make all payments as scheduled. If you do not timely make all your payments in at least the correct amount, you will have to pay more Finance Charge and your last payment will be more than your last scheduled payment. If you make scheduled payments early, your Finance Charge will be reduced (less). If you make your scheduled payments late, your Finance Charge will increase.

B. Balloon Payment Contracts: If your last scheduled payment under this contract is a balloon payment as indicated on Page 1 of this contract, you have three options to handle the balloon payment.

First, you may pay all that you owe, and keep your motor vehicle.

Second, you may refinance all that you owe unless you are in default under this contract. If the Creditor has advanced funds to cure any default, you must pay back the Creditor before the refinancing. You also must provide proof of insurance acceptable to Creditor before the refinancing. The terms of the refinancing will be as follows:

(i) If the vehicle is described on the front of the contract as new, you can refinance at an annual percentage rate up to 5 points greater than the Annual Percentage Rate shown in this contract. The rate will not be more than applicable law allows. The new agreement will allow you to refinance the last scheduled payment for at least 24 months with equal monthly payments. Creditor and you can also agree to refinance the last scheduled payment over another time period or on a different payment schedule.

(ii) If the vehicle is described on the front of the contract as used, you can enter into a new written agreement to refinance the last scheduled payment when due without a refinancing fee. If you refinance the last scheduled payment, your periodic payments will not be larger or more often than the payments in this contract. The annual percentage rate in the new agreement will not be more than the Annual Percentage Rate in this contract. This provision does not apply if your Payment Schedule has been adjusted to your seasonal or irregular income. If you wish to refinance, you must notify the Creditor in writing no later than 30 days prior to the balloon payment due date.

Third, you may transfer ownership of the vehicle to the Creditor, and an amount equal to your originally scheduled balloon payment will be applied toward the satisfaction of all that you owe. Creditor will add a \$475 Disposal Fee to the amount that you owe and, if applicable, will add any excess mileage charges (as described on Page 1 of this contract) and any estimated costs of vehicle repairs that are the result of excess wear and use (as described in Paragraph C). If the amount of your originally scheduled balloon payment does not satisfy all that you owe, you will pay the difference. You must take the vehicle to a place selected by the Creditor for inspection no later than 15 days prior to the balloon payment due date. After the inspection, if you decide to transfer ownership of the vehicle to the Creditor, you must give the vehicle to the Creditor no later than the balloon payment due date. At that time, you must provide the Creditor a title, which shows no liens other than the Creditor's lien, transferring ownership to the Creditor or a person selected by the Creditor. You must also provide other documents as needed. If you decide not to transfer ownership of the vehicle after inspection, you must immediately inform the Creditor if you want to refinance under the second option above.

C. Damage Repair: If your last scheduled payment under this contract is a balloon payment and you transfer ownership of the vehicle to the Creditor under Paragraph B, you are responsible for all repairs to the vehicle that are not the result of normal wear and use. These repairs include, but are not limited to those necessary to repair or replace: (a) tires that have sidewall damage/plugs, exposed cords/belts, or are unmatched for vehicle or unsafe; (b) electrical or mechanical defects or malfunctions; (c) glass, paint, body panels, trim and grill work that are broken, mismatched, chipped, scratched, pitted, cracked, or if applicable, dented; (d) interior rips, stains, burns or damaged areas; (e) replacement of any missing equipment or parts that were in or on the vehicle when delivered; and (f) all damage which would be covered by collision or comprehensive insurance whether or not such insurance is actually in force. Replacement of sheet metal and all other repairs must be made with Original Equipment Manufacturer parts. Your use or repair of the vehicle must not invalidate any warranty. You will owe the estimated costs of such repairs unless repairs are made at your expense prior to the transfer of ownership of the vehicle to the Creditor. You will maintain the odometer of the vehicle so that it always reflects the vehicle's actual mileage. If the odometer is at any time inoperative, you will provide reasonable evidence of the vehicle's actual mileage. If you are unable to do so, you will pay us our estimate of any reduction of the vehicle's wholesale value caused by the inability to determine the vehicle's actual mileage.

D. Security Interest: To secure all that you owe on this contract and all your promises in it, you give Creditor a security interest in:

- the motor vehicle including all accessories and parts now or later attached and any other goods financed in this contract.
- all insurance proceeds and other proceeds received for the motor vehicle;
- any insurance policy, service contract or other contract financed by Creditor and any proceeds of those contracts; and
- any refund of charges included in this contract for insurance, or service contracts.

The security interest also secures any extension or modification of this contract. The certificate of title must show Creditor's security interest in the motor vehicle.

True and Accurate Completed Copy - UCC Non-Authoritative Copy

E. WAIVER IF NOTICE IF INTENT TO ACCELERATE AND NOTICE OF ACCELERATION: You give up (waive) your common law rights to receive notice of intent to accelerate and notice of acceleration. This means that you give up the right to receive notice that we intend to demand that you pay all that you owe on the contract at once (accelerate), and notice that we have accelerated.

F. Use and Care of Motor Vehicle: You must take care of the vehicle and obey all laws in using it. You will not sell or transfer the motor vehicle without Creditor's written permission. If you do sell or transfer the motor vehicle, this will not release you from your obligations under this contract, and Creditor may charge you a transfer of equity fee of **\$25.00 (\$50 for a heavy commercial vehicle)**. You must keep it free from the claims of others. If a third party takes a lien or claim against or possession of the motor vehicle, Creditor may pay the third party any cost required to free the motor vehicle from all liens or claims. Any amount paid by Creditor to the third party will be added to the amount you owe. You will not use or permit the use of the vehicle outside of the United States, except for up to 30 days in Canada or Mexico, without the prior written consent of the Creditor.

G. Seller's Disclaimer's of Warranties: If the vehicle is of a type normally used for personal use and the Creditor, or the vehicle's manufacturer, extends a written warranty or service contract covering the vehicle within 90 days from the date of this contract, you get implied warranties of merchantability and fitness for a particular purpose covering the vehicle. Otherwise, you understand and agree that there are no such implied warranties, except as provided by state law.

H. Agreement to Keep Motor Vehicle Insured: You must insure yourself and the Creditor against loss or damage to the vehicle. The insurance must cover loss due to collision, fire, and theft. The insurance must be for the actual cash value of the vehicle. A \$100 deductible is required unless the Creditor approves another amount. The type and amount of insurance must be approved by the Creditor. **Whether of not the vehicle is insured, you must pay for it if it is lost, damaged, or destroyed. The insurer must be authorized to do business in Texas.**

I. Physical Damage Insurance Proceeds: You must use physical damage insurance proceeds to repair the motor vehicle, unless Creditor agrees otherwise in writing. However, if the motor vehicle is a total loss, you must use the insurance proceeds to pay what you owe the Creditor. You agree that the Creditor can use any proceeds from insurance to repair the motor vehicle, or the Creditor may reduce what you owe under this contract. If your insurance on the motor vehicle or credit insurance doesn't pay all you owe, you must pay what is still owed. If we apply insurance proceeds to the amount you owe, they will be applied to your payments in the reverse order of when they are due. Once all amounts owed under this contract are paid, any remaining proceeds will be paid to you.

J. Returned Insurance Premiums and Service Contract Charges: This contract may contain charges for insurance or service contracts or for services included in the cash price. You agree that the Creditor can claim benefits under these contracts and unless prohibited by law, terminate them to obtain refunds of unearned charges to reduce what you owe or repair the motor vehicle. If the Creditor gets a refund on insurance or service contracts, or other contracts included in the cash price, the Creditor will subtract it from what you owe. Once all amounts owed under this contract are paid, any remaining refunds will be paid to you.

K. Returned Check Charge: You agree to pay a returned check charge of \$ 30 for each check, draft, electronic payment, or other payment device that is dishonored for any reason.

L. Default: You will be in default if:

1. You do not make a payment when it is due; or
2. You gave false or misleading information on your credit application relating to this contract; or
3. Your vehicle is seized by any local, state, or federal authority and is not promptly and unconditionally returned to you; or
4. You file a bankruptcy petition or one is filed against you; or
5. You do not keep any other promise in this contract.

If you default, Creditor can exercise Creditor's rights under this contract and Creditor's other rights under the law.

M. Repossession: If you default, the Creditor may require you to pay at once the unpaid Amount Financed, the earned and unpaid part of the Finance Charge, and all other amounts due under this contract without prior notice or demand. Creditor may repossess (take back) the vehicle, so long as the repossession is handled peacefully. The Creditor may also take goods found in or on the vehicle when repossessed and hold them for you if Creditor sends written notice of the taking to you at your last known address within 15 days of the discovery of the goods by Creditor. If you do not ask for these items back within 31 days from the day Creditor mails or delivers the notice to you, Creditor may dispose of them as applicable law allows. Any accessory, equipment, or replacement part stays with the motor vehicle.

N. Your Right to Redeem: If the vehicle is taken back, Creditor will send you a notice. The notice will say that you may redeem (buy back) the vehicle, and will explain how to redeem the vehicle. You may redeem the vehicle up to the time the Creditor sells it or agrees to sell it. If you do not redeem the vehicle, it will be sold.

O. Disposition of the Motor Vehicle: If the vehicle is taken back and sold, the money from the sale, less the allowable expenses, will be used to pay the amount still owed on the contract. Allowable expenses are those paid as a direct result of having to retake the vehicle, hold it, prepare it for sale, and sell it. Reasonable lawyers' fees, if the lawyer is not an employee of the Creditor and legal costs are allowed, too. If there is any money left (surplus), it will be paid to you unless Creditor must pay it to someone else. If the money from the sale is not enough to pay off this contract and costs, you will pay what is still owed to the Creditor. If you do not pay this amount when the Creditor asks, the Creditor may charge you interest at the highest lawful rate until you pay.

P. Collection Costs: You must pay any legally permitted expenses related to enforcing this contract, including collection expenses, lawyers' fees (if the lawyer is not an employee of the Creditor) and other legal expenses.

True and Accurate Completed Copy - UCC Non-Authoritative Copy

READ THIS ARBITRATION PROVISION CAREFULLY AND IN ITS ENTIRETY
ARBITRATION

Arbitration is a method of resolving any claim, dispute, or controversy (collectively, a "Claim") without filing a lawsuit in court. Either you or Creditor ("us" or "we") (each, a "Party") may choose at any time, including after a lawsuit is filed, to have any Claim related to this contract decided by arbitration. Neither party waives the right to arbitrate by first filing suit in a court of law. Claims include but are not limited to the following: 1) Claims in contract, tort, regulatory or otherwise; 2) Claims regarding the interpretation, scope, or validity of this provision, or arbitrability of any issue except for class certification; 3) Claims between you and us, your/our employees, agents, successors, assigns, subsidiaries, or affiliates; 4) Claims arising out of or relating to your application for credit, this contract, or any resulting transaction or relationship, including that with the dealer, or any such relationship with third parties who do not sign this contract.

RIGHTS YOU AND WE AGREE TO GIVE UP

If either you or we choose to arbitrate a Claim, then you and we agree to waive the following rights:

- **RIGHT TO A TRIAL, WHETHER BY A JUDGE OR JURY**
- **RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR A CLASS MEMBER IN ANY CLASS CLAIM YOU MAY HAVE AGAINST US WHETHER IN COURT OR IN ARBITRATION**
- **BROAD RIGHTS TO DISCOVERY AS ARE AVAILABLE IN A LAWSUIT**
- **RIGHT TO APPEAL THE DECISION OF AN ARBITRATOR**
- **OTHER RIGHTS THAT ARE AVAILABLE IN A LAWSUIT**

RIGHTS YOU AND WE DO NOT GIVE UP: If a Claim is arbitrated, you and we will continue to have the following rights, without waiving this arbitration provision as to any Claim: 1) Right to file bankruptcy in court; 2) Right to enforce the security interest in the vehicle, whether by repossession or through a court of law; 3) Right to take legal action to enforce the arbitrator's decision; 4) Right to request that a court of law review whether the arbitrator exceeded its authority; and (5) Right to seek remedies in small claims court for disputes or claims within that court's jurisdiction.


You or we may choose the American Arbitration Association, (www.adr.org), or any other organization subject to our approval, to conduct the arbitration. The applicable rules (the "Rules") may be obtained from the selected organization. If there is a conflict between the Rules and this contract, this contract shall govern. This contract is subject to the Federal Arbitration Act (9 U.S.C. § 1 et seq.). The arbitration decision shall be in writing with a supporting opinion. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. To the extent that the total of your filing, administration, service or case management fee and your arbitrator or hearing fee exceeds \$200, we will pay the amount in excess of \$200, unless you choose to pay one-half of the total or unless the fees are reallocated in the award under applicable law or the organization's rules.

Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. Any portion of this arbitration provision that is unenforceable shall be severed, and the remaining provisions shall be enforced. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this arbitration provision shall be unenforceable. The validity and scope of the waiver of class action rights shall be decided by the court and not by the arbitrator.

True and Accurate Completed Copy - UCC Non-Authoritative Copy

This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC.

Any change to this contract must be in writing. Both you and we must sign it. No oral changes to this contract are enforceable.

Buyer **X E** 
Signs

Co-Buyer **X E N/A**
Signs

YOU ACKNOWLEDGE THAT YOU HAVE READ AND AGREE TO BE BOUND BY THE ARBITRATION PROVISION IN THIS CONTRACT.

The Annual Percentage Rate may be negotiated with the Seller. The Seller may assign this contract and may retain its right to receive a portion of the Finance Charge.

CONSUMER WARNING

NOTICE TO THE BUYER - DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO A COPY OF THE CONTRACT YOU SIGN. UNDER THE LAW YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE ALL THAT YOU OWE AND UNDER CERTAIN CONDITIONS MAY SAVE A PORTION OF THE FINANCE CHARGE. YOU WILL KEEP THIS CONTRACT TO PROTECT YOUR LEGAL RIGHTS.

BUYER'S ACKNOWLEDGEMENT OF THE CONTRACT RECEIPT

YOU AGREE TO THE TERMS OF THIS CONTRACT AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF IT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT.

X F 

05/24/2019

X F N/A


N/A

Buyer Signs

Date

(Co) Buyer Signs

Date


X ENNIS FORD INC **G**  Finance Manager 05/24/2019
Seller Signs By Title Date

THIS CONTRACT IS NOT VALID UNTIL YOU AND CREDITOR SIGN IT.

Seller will assign this contract electronically to Ford Motor Credit Company ("Assignee"). That Assignee will then have all the Seller's rights, privileges, and remedies.

OCCC NOTICE: For questions or complaints about this contract, contact Assignee, at 1-800-727-7000, visit the website at www.fordcredit.com, or write to them at P.O. Box 542000, Omaha, NE 68154-8000.

The Office of Consumer Credit Commissioner (OCCC) is a state agency, and it enforces certain laws that apply to this contract. If a complaint or question cannot be resolved by contacting the creditor, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

Seller ENNIS FORD INC By **H**  Title Finance Manager

True and Accurate Completed Copy - UCC Non-Authoritative Copy



TitleExplorer

FORD MOTOR CREDIT COMPANY

Search ▾

User Administration ▾

Help (/Home/Index)

Logout (/Account/Logout)

Title Details - 1FTBF2A60KED92666

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Title Information

⬆

Account No:		Batch No:		E Electronic Title
Customer:	SIO2 FABRICATING LLC	Title Number:	07000043619250006	
VIN:	1FTBF2A60KED92666	PA Lien Date:		
Issue State:	TX	Title Status:	DISPOSITION PERFECT	

Discrepant Information

⬆

Owners:	SIO2 FABRICATING
	SIO2 FABRICATING LLC
Co-Owners:	
Lienholder:	FMCC ELT
	FORD MOTOR CREDIT CO
VIN:	1FTBF2A60KED92666
	1FTBF2A60KED92666
Vehicle Year:	2019
	2019

User Information

⬆

Corrected By:	Manual By:	Dispositioned By:
		AUTOMTCH

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N.A.D.A. Official Used Car Guide
Vehicle Valuation

Print Date: July 11, 2024

Vehicle Description: 2019 Ford F-250 Super Duty Regular Cab XL 6.2L V8
VIN: 1FTBF2A60KED92666

Base Values

Retail: \$ 25975.00	Wholesale/Trade-in: \$ 21375.00
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Optional Equipment/Adjustments

Estimated Miles: 72500	\$ 0.00
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Total Adjusted N.A.D.A. Used Car Guide Values

Retail: \$ 25975.00	Retail/Wholesale Average: \$ 23675.00
---------------------	---------------------------------------

Reference 07/2024 Southwestern



FORD CREDIT

Ford Motor Credit
P.O. Box 35905
Cleveland OH 44135-0905

07/09/24

SIO2 FABRICATING
926 SKYWAY CIRCLE S
IRVING, TX 75038-4203

Account Number: [REDACTED]

Vehicle Description: 2019 FORD F25

VIN: 1FTBF2A60KED92666

Dear Customer,

Below is the itemized history of your account beginning with the contract date of 05/24/19,
and reflecting activity through 07/09/24.

Invoice Due Date	Transaction Date	Transaction Amount				Transaction Description
		Principal	Interest	Fees Paid	Total	
	5/24/2019	0.00	0.00	0.00	41,059.16	Loan Funding
7/8/2019	7/9/2019	520.96	253.55	0.00	774.51	Regular Payment
8/8/2019	8/14/2019	578.59	195.92	0.00	774.51	Regular Payment
9/8/2019	10/14/2019	1,221.79	327.23	38.73	1,587.75	Regular Payment
9/23/2019	9/23/2019	0.00	0.00	0.00	38.73	Fee Assessment
11/25/2019	11/25/2019	0.00	0.00	0.00	38.73	Fee Assessment
12/23/2019	12/23/2019	0.00	0.00	0.00	38.73	Fee Assessment
01/10/20	01/10/20	0.00	0.00	0.00	300.00	Fee Assessment
1/13/2020	1/13/2020	300.00	473.05	0.00	2,700.99	Regular Payment
2/8/2020	2/17/2020	601.66	172.85	0.00	774.51	Regular Payment
3/8/2020	3/23/2020	604.49	170.02	0.00	774.51	Regular Payment
4/8/2020	4/8/2020	698.07	76.44	0.00	774.51	Regular Payment
5/8/2020	5/8/2020	634.01	140.50	0.00	774.51	Regular Payment
6/8/2020	6/8/2020	631.95	142.56	0.00	774.51	Regular Payment
7/8/2020	7/8/2020	639.09	135.42	0.00	774.51	Regular Payment
8/8/2020	8/8/2020	637.23	137.28	0.00	774.51	Regular Payment
9/8/2020	9/8/2020	639.87	134.64	0.00	774.51	Regular Payment
10/8/2020	10/8/2020	646.78	127.73	0.00	774.51	Regular Payment
11/8/2020	11/8/2020	645.21	129.30	0.00	774.51	Regular Payment

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12/8/2020	12/8/2020	651.98	122.53	0.00	774.51	Regular Payment
1/8/2021	1/8/2021	650.51	124.00	0.00	774.51	Regular Payment
2/8/2021	2/8/2021	652.96	121.55	0.00	774.51	Regular Payment
3/8/2021	3/8/2021	667.18	107.33	0.00	774.51	Regular Payment
4/8/2021	4/8/2021	658.46	116.05	0.00	774.51	Regular Payment
5/8/2021	5/8/2021	664.85	109.66	0.00	774.51	Regular Payment
6/8/2021	6/8/2021	663.96	110.55	0.00	774.51	Regular Payment
7/8/2021	7/8/2021	670.21	104.30	0.00	774.51	Regular Payment
8/8/2021	8/8/2021	669.51	105.00	0.00	774.51	Regular Payment
9/8/2021	9/8/2021	672.31	102.20	0.00	774.51	Regular Payment
10/8/2021	10/8/2021	678.30	96.21	0.00	774.51	Regular Payment
11/8/2021	11/8/2021	677.93	96.58	0.00	774.51	Regular Payment
12/8/2021	12/8/2021	683.77	90.74	0.00	774.51	Regular Payment
1/8/2022	1/8/2022	683.59	90.92	0.00	774.51	Regular Payment
2/8/2022	2/8/2022	686.43	88.08	0.00	774.51	Regular Payment
3/8/2022	3/8/2022	697.54	76.97	0.00	774.51	Regular Payment
4/8/2022	4/8/2022	692.20	82.31	0.00	774.51	Regular Payment
5/8/2022	5/8/2022	697.63	76.88	0.00	774.51	Regular Payment
6/8/2022	6/8/2022	697.98	76.53	0.00	774.51	Regular Payment
7/8/2022	7/8/2022	703.26	71.25	0.00	774.51	Regular Payment
8/8/2022	8/8/2022	703.81	70.70	0.00	774.51	Regular Payment
9/8/2022	9/8/2022	706.74	67.77	0.00	774.51	Regular Payment
10/8/2022	10/8/2022	711.77	62.74	0.00	774.51	Regular Payment
11/8/2022	11/8/2022	712.64	61.87	0.00	774.51	Regular Payment
12/8/2022	12/8/2022	717.51	57.00	0.00	774.51	Regular Payment
1/8/2023	1/8/2023	718.60	55.91	0.00	774.51	Regular Payment
2/8/2023	2/8/2023	721.58	52.93	0.00	774.51	Regular Payment
3/8/2023	3/8/2023	729.42	45.09	0.00	774.51	Regular Payment
4/8/2023	4/8/2023	727.62	46.89	0.00	774.51	Regular Payment
5/8/2023	5/8/2023	732.07	42.44	0.00	774.51	Regular Payment
6/8/2023	6/8/2023	733.70	40.81	0.00	774.51	Regular Payment
7/8/2023	7/8/2023	737.97	36.54	0.00	774.51	Regular Payment
8/8/2023	8/8/2023	739.82	34.69	0.00	774.51	Regular Payment
9/8/2023	9/8/2023	742.90	31.61	0.00	774.51	Regular Payment
10/8/2023	10/8/2023	746.92	27.59	0.00	774.51	Regular Payment
11/8/2023	11/8/2023	749.10	25.41	0.00	774.51	Regular Payment
12/8/2023	12/8/2023	752.94	21.57	0.00	774.51	Regular Payment
1/8/2024	1/8/2024	755.36	19.15	0.00	774.51	Regular Payment

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